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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/247,222	02/10/1999	DAVID A. SINCLAIR	2112/4	7390

24964 7590 09/08/2006

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EXAMINER

AKINTOLA, OLABODE

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 09/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/247,222	Applicant(s) SINCLAIR, DAVID A.	
	Examiner Olabode Akintola	Art Unit 3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 24 July 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>5/12/99</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-20 are rejected under 35 U.S.C. 102(e) as being anticipated by Cunningham (USPN 6014645).

Re claims 1 and 11: Cunningham teaches computer-driven information management system and corresponding method for selectively matching credit applicants with money lenders through a global communications network (Abstract), said system comprising: applicant data entry means for entering applicant data into the system, and defining an electronic applicant profile of a credit applicant seeking financing (col. 2, lines 57-59; Fig. 4 RN {70}); model data entry means for entering model data into the system, said model data being established by the lender and defining an electronic model profile representing characteristics of a desired applicant (col. 3, lines 33-40; Fig 3 RN {60}); distribution filter means electronically comparing said applicant profile with said model profile for filtering the of applicant data through the system to the lender, wherein: for those credit applicants matching the model profile, said applicant data is made available through the system to lender; and for those credit applicants not matching the model profile, no applicant data is made available through the system to the lender (col. 3, lines 42-45; Fig 4, RN {80, 82}).

Re claims 2 and 12: Cunningham teaches the step wherein said applicant data entry means includes a computer, a keyboard for entering said applicant data into said computer, and global communication means for communicating said applicant data to the system (Fig. 1 RN {12}).

Re claims 3 and 13: Cunningham teaches the step wherein said model data entry means includes a computer, a keyboard for entering said model data into said computer, and global communication means for communicating said model data to the system (Fig. 1 RN {24-34}).

Re claims 4 and 14: Cunningham teaches including means for retrieving applicant credit information from a credit bureau and incorporating said credit information into said applicant profile (col. 4, lines 20-23).

Re claims 5, 6, 15 and 16: Cunningham teaches including term notification means for electronically notifying those credit applicants matching the model profile of financing terms set by the lender (Abstract)

Re claims 7, 8, 17 and 18: Cunningham teaches applicant profile distribution means for simultaneously distributing said applicant profile to a number of lenders having access to the system and lender selection means for restricting the distribution of said applicant profile to only those lenders selected by the credit applicant and having access to the system (col. 3, lines 42-45; Fig. 4 RN {80, 82}).

Re claims 4 and 14: Cunningham teaches applicant data storing means for electronically storing applicant data received by the lender through the system (col. 3, lines 29-31).

Re claims 4 and 14: Cunningham teaches financial product selection means for selecting a desired finance product from a group of financial products communicated to the system by the lenders (col. 2, lines 22-24).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

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like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



HANI M. KAZIMI
PRIMARY EXAMINER